

Information to identify the case:

Debtor 1	<u>Robert F. King</u>	Social Security number or ITIN	xxx-xx-8017
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Beth A. King</u>	Social Security number or ITIN	xxx-xx-6311
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22333-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert F. King

Beth A. King
fka Beth A. Dethomas

2/5/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert F. King
Beth A. King
Debtors

Case No. 21-22333-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Feb 05, 2025

Form ID: 318

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert F. King, Beth A. King, 146 East College Street, Canonsburg, PA 15317-1731
15426825	+ Boro of Canonsburg, Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
15431093	Edward J. Ciecka, 5054 Lake Breeze Ln, Maumee, OH 43537-8518
15426831	+ Edward and Debra Ceicka, 5054 Lake Breeze Lane, Maumee, OH 43537-8518
15426832	+ Federal Home Loan Mortgage Corp., Trustee for the Benefit of Freddie MAC, Seasoned Loans Secured Transaction Trust, 3217 S. Decker Lake Drive, Salt Lake City, UT 84199-0001
16472944	Highmark Community Blue Medicare HMO, PO Box 890118, Camp Hill, PA 17089-0118
16472945	Medicare in Pennsylvania, c/o Novitas Solutions, PO Box 3385, Mechanicsburg, PA 17055-1840
15426842	+ Preferred Primary Care Physicians, Manor Oak Two, 1910 Cochran Rd # 490, Pittsburgh, PA 15220-1203
16472948	+ Sequium Asset Solutions, LLC, Re: Direct TV, 2700 Cumberland Parkway, Ste 200, Atlanta, GA 30339-3321
16443370	St Clair Health, PO Box 1870, Cary, NC 27512-1870
16472949	St Clair Hospital, PO Box 1870, Cary, NC 27512-1870

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 06 2025 05:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 06 2025 05:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 00:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Feb 06 2025 00:03:00	Borough of Canonsburg, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
16472942	^ MEBN	Feb 05 2025 23:59:41	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15426824	+ EDI: GMACFS.COM	Feb 06 2025 05:00:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15436157	+ Email/Text: ebnjts@grblaw.com		

District/off: 0315-2

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Page 2 of 3

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		Feb 06 2025 00:03:00	Borough of Canonsburg, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15426827	+ Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 06 2025 00:03:00	Choice Recovery, Re: Preferred Primary Care Physicians, 1105 Schrock Road, Suite 700, Columbus, OH 43229-1168
15426826	+ Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 06 2025 00:03:00	Choice Recovery, 1105 Schrock Road, Suite 700, Columbus, OH 43229-1168
15426828	+ EDI: CRFRSTNA.COM	Feb 06 2025 05:00:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
16472946	Email/Text: RA-PWESTATERECOVERY@pa.gov	Feb 06 2025 00:03:00	PA Department of Human Services, ESTATE RECOVERY PROGRAM, P.O. BOX 8486, Harrisburg, PA 17105-8486
16472943	EDI: DIRECTV.COM	Feb 06 2025 05:00:00	Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
15429275	EDI: DISCOVER	Feb 06 2025 05:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
15426829	+ EDI: DISCOVER	Feb 06 2025 05:00:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15426830	+ Email/Text: emails@easternrevenue.com	Feb 06 2025 00:03:00	Eastern Revenue Inc, Attn: Bankruptcy, 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
15426833	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 06 2025 00:04:00	Federal Home Loan Mortgage Corp, .. etal, x/o SPS Servicing, Inc., Attn Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
15444379	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 06 2025 00:04:00	Federal Home Loan Mortgage Corporation, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15426835	+ EDI: PHINGENESIS	Feb 06 2025 05:00:00	Genesis FS Card/Kay Jewelers, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15426836	+ EDI: IRS.COM	Feb 06 2025 05:00:00	Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346
15426837	^ MEBN	Feb 05 2025 23:59:34	KML Law Group, c/o Stephaine A. Walczak, Esquire, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15442112	+ Email/Text: PBNCNotifications@perituservices.com	Feb 06 2025 00:03:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15426838	+ Email/Text: PBNCNotifications@perituservices.com	Feb 06 2025 00:03:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15428377	Email/PDF: resurgentbknofications@resurgent.com	Feb 06 2025 00:22:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15426841	EDI: PRA.COM	Feb 06 2025 05:00:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, Re: Capital One Bank Usa N.A., 120 Corporate Boulevard, Norfolk, VA 23502
15440218	EDI: PRA.COM	Feb 06 2025 05:00:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
16472947	^ MEBN	Feb 05 2025 23:59:45	Revco Solutions, Re: St. Clair Hospital, PO Box 2724, Columbus, OH 43216-2724
15426843	+ Email/Text: bankruptcydepartment@tsico.com	Feb 06 2025 00:04:00	Transworld Sys Inc/51, RE: Medexpress Urgent Care Pa, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15426839	+ Email/Text: PBNCNotifications@perituservices.com	Feb 06 2025 00:03:00	kohls/Capone, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096

TOTAL: 29

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User: auto

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
15426834		Frank E. DeThomas
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16472950	*+	Sequium Asset Solutions, LLC, Re: Direct TV, 2700 Cumberland Parkway, Ste 200, Atlanta, GA 30339-3321
16472951	*	St Clair Hospital, PO Box 1870, Cary, NC 27512-1870
16472952	*+	Transworld Sys Inc/51, RE: Medexpress Urgent Care Pa, Attn: Bankruptcy, Po Box 15630, Wilmington,DE 19850-5630
15426840	##+	Medexpress Urgent Care PA, 1001 Consol Energy Dr, Canonsburg, PA 15317-6506

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Joint Debtor Beth A. King keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor Robert F. King keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Denise Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com

TOTAL: 6